

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MICHAEL L CASTON

Debtor(s)

Case No. 15-05720

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/20/2015.
- 2) The plan was confirmed on 05/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/15/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/05/2016.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$2,654.20  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$2,654.20**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,158.38  
Court Costs \$0.00  
Trustee Expenses & Compensation \$108.27  
Other \$35.00

**TOTAL EXPENSES OF ADMINISTRATION: \$1,301.65**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARS ACCOUNT RESOLUTION	Unsecured	385.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	300.00	122.00	122.00	0.00	0.00
Cmre Finance	Unsecured	125.00	NA	NA	0.00	0.00
Comcast	Unsecured	267.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	3,994.00	3,812.54	3,812.54	1,133.47	219.08
Fed Loan Serv	Unsecured	6,954.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	3,656.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	2,100.00	NA	NA	0.00	0.00
Fed Loan Serv	Unsecured	1,508.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST FINANCIAL INVESTMENT FUN	Unsecured	1,812.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	2,229.00	NA	NA	0.00	0.00
JB ROBINSONS	Unsecured	0.00	NA	NA	0.00	0.00
LOYOLA MEDICAL CENTER	Unsecured	300.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY MEDICAL CNTR	Unsecured	NA	16,382.36	16,382.36	0.00	0.00
M3 Financial Services	Unsecured	52.00	NA	NA	0.00	0.00
M3 Financial Services	Unsecured	26.00	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	397.00	NA	NA	0.00	0.00
MEDICAL FINC	Unsecured	310.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	519.00	NA	NA	0.00	0.00
METAGLS SL/MONEY POWER LINE C	Unsecured	8,121.00	NA	NA	0.00	0.00
METAGLS SL/MONEY POWER LINE C	Unsecured	4,068.00	NA	NA	0.00	0.00
NATIONAL ACCOUNT SERVICES	Unsecured	255.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	300.00	280.99	280.99	0.00	0.00
PINNACLE CREDIT SERVICE	Unsecured	725.00	NA	NA	0.00	0.00
RECOVERY PARTNERS LLC	Unsecured	3,453.67	NA	NA	0.00	0.00
SPRINT	Unsecured	686.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1,000.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	900.00	NA	NA	0.00	0.00
TARGET	Unsecured	722.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF ED FEDLOAN	Unsecured	6,987.00	21,776.67	21,776.67	0.00	0.00
VILLAGE OF BELLWOOD	Unsecured	1,500.00	NA	NA	0.00	0.00
VILLAGE OF BROADVIEW	Unsecured	NA	500.00	500.00	0.00	0.00
WAKEFIELD & ASSOC	Unsecured	500.00	NA	NA	0.00	0.00
WEISFIELD JEWELERS/STERLING	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,812.54	\$1,133.47	\$219.08
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$3,812.54</b>	<b>\$1,133.47</b>	<b>\$219.08</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$39,062.02</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$1,301.65</u>	
Disbursements to Creditors	<u>\$1,352.55</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$2,654.20</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/12/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.